

1994 HOUSING ELEMENT UPDATE FOR THE CITY OF GREENFIELD

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CITY OF GREENFIELD

1994

HOUSING ELEMENT UPDATE

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Adopted by the State Department of Housing and Community Development
April 7, 1994

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1994 HOUSING ELEMENT UPDATE FOR THE CITY OF GREENFIELD

1.0 INTRODUCTION

1.1 PURPOSE OF HOUSING ELEMENT

Each city in California must have a Housing Element in its General Plan, according to State law (Government Code, Section 65000 et. seq.) This mandated element consists of an identification and analysis of existing and projected housing needs with a statement of goals, policies, quantified objectives and scheduled programs for the preservation, improvement and development of housing. This housing element must also identify adequate sites for housing and make adequate provision for the existing and projected housing needs of all economic segments of the community.

State law also requires that housing elements be prepared for five-year segments, revised every five years. This element is a revision of the City's Housing Element prepared in 1986 (87). Housing element revisions must be reviewed by the California Housing and Community Development Department (HCD). In accordance with State Office of Planning and Development housing element law, specific areas of concern which must be evaluated in a housing element include:

1. Analysis of population and employment trends and projections of existing and projected housing needs for all income levels, including the locality's share of the regional housing need.
2. Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics including overcrowding and housing condition.
3. An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
4. Analysis of actual and potential governmental constraints upon the maintenance, improvement or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvement fees and other exactions required of developers, and local permit processing.
5. Analysis of actual and potential non-governmental constraints, including the availability of financing, the price of land, and the cost of construction.
6. Analysis of any special housing needs, such as those of the handicapped, elderly, large families and female heads of household.

7. Analysis of energy conservation opportunities with respect to residential development.

NOTE: Unless otherwise noted in text or table, all statistical data is derived from 1990 Census figures for the City; County and State of California as contained in "Summary Tape File" 1 (STF #1) and 3 (STF #3).

PROGRESS TO DATE

The City has made considerable progress toward meeting its housing goals of the 1982 Housing Element and 1987 update. The City has experienced an increase in housing supply, generally keeping pace with population growth. In this construction, the City has made significant strides in providing affordable housing, especially for moderate and low income families. Additional information on the city's progress is included in the individual analysis of each policy and program.

1.2 GREENFIELD PLANNING AREA

Greenfield was incorporated as a general law city in 1947. Now 1.13 square miles in size, the population as of the 1990 census was 7,464 persons. Greenfield's planning area, including its sphere of influence, is approximately 1 square mile as well, presenting an approximate build-out for the city of 2 square miles.

Greenfield is located in the Southern portion of Monterey County, south of Soledad (approximately 7 miles distant) and north of King City (approximately 12 miles distant). The Gabilan mountain range borders the valley on the east, with the Santa Lucia Mountain range to the west.

Primary access is provided by Highway 101. The dominant market influence is provided by the nearby agricultural industries and local service establishments. In recent years, housing demand has begun to diversify geographically with commuters traveling from areas as far away as Monterey and Gilroy for affordable units.

Figures 1 and 2 show the regional location, general plan and planning area of the City.

1.3 PUBLIC PARTICIPATION

For this update, staff met with citizens, representatives of non-profit organizations such as "Shelter Plus" and the California Rural Legal Assistance group for direct input and insight as to the success of the current housing element. Their comments have been noted with potential new policies to address their concerns of Greenfield's housing situation. Their comments are discussed in more detail below.

Comments from the citizens group formed in 1985 known as the "Year 2000 Committee", in the areas of population growth; residential, commercial and industrial development; transportation; recreation; and education were also used as policy direction for this revision as appropriate.

Notices were published in the local paper announcing the availability of the draft element for public review, the two local papers and radio station were given copies, loan copies were made available at the City's front counter in a prominent place, as well as placement of a draft at the Greenfield library. Some individuals requested copies, which were made at the usual rate for photocopying documents.

Community Responses:

In preparing this update, staff solicited responses from local non-profit groups serving the special households identified in the housing element. One consistent comment from these groups was that the "70% monolingual (Spanish-speaking) population of Monterey County must be acknowledged, along with the concept of "village" living structure. This must be the basis to deal with housing and other shelter concerns. Because of cultural differences, persons in need in Greenfield will generally not utilize shelters in King City or Soledad. Shelter staff have observed persons from other areas to be harassed and treated unfairly by other shelters inhabitants, which creates an atmosphere in which Greenfield persons in need will consciously not seek out aid in other areas. Because of this, Greenfield needs to specifically address potential development of shelters in the City." This is reflective in the City's high percentage, 36% (657 households out of 1807 total) of overcrowded homes. Further comments are included in Appendix B.

These groups also stressed the fact that, for many people, eventual home ownership will never be a reality. Affordable, multi-family units aimed at providing adequate housing for the larger families prevalent in Greenfield will fill a niche in the City.

Any affordable housing program developed by the City, must address the following concerns:

- 1) How to maintain affordability over time
- 2) How to define affordability
- 3) For any affordable units owned by non-profit groups, it must be written into the deed that the affordability will be maintained.
- 4) Consider enhancing the secondary dwelling unit provision in the Zoning Ordinance as allowable per Government Code Section 65852.2.
- 5) Realize that "low income" persons include lower wage blue-collar workers, trade and vocational workers such as bank tellers, secretaries, agricultural field workers, students and many other

individuals usually not considered to be within a "low income" strata.

- 6) Dispel the undeserved image of Greenfield being noted for only "low income" housing construction.

2.0 HOUSING NEEDS ASSESSMENT

2.1 Population Characteristics

2.1.1 Population Composition and Employment

Greenfield's population has increased from 4,181 in 1980 to 7,464 in 1990, a 78.5% increase (7.85% annual increase). See Table 1 below illustrating population and showing growth trends. In comparison, housing increased by 57.1% over the same 10 year period, indicating housing supply has kept pace with population growth.

TABLE 1

GREENFIELD'S POPULATION AND HOUSING GROWTH TRENDS

	1980	1985	1990	Percent Change	
				1980-1990	1985-1990
Population	4,181	5,048	7,464	78.5%	47.9%
Housing Units	1,226	1,359	1,807	47.4%	32.9%

Source: U.S. Census, 1980 and 1990; California 1976 Special Census; City Building Department Permit records

Monterey County and California experienced population increases of 24% and 24.5%, respectively between 1980 and 1990 (California State Department of Finance, Demographic Research Units, Monterey County Population and Housing Estimates, Sacramento, California January 1, 1990). This data reflects an average annual growth rate of approximately 2.4% for Monterey County and 2.5% for California.

Greenfield's historical growth between 1985 and 1990 was higher than neighboring Salinas Valley cities, Monterey County and the State of California, except for Gonzales. The City has shown tremendous growth in the past two decades, spurred not only by the growth of agriculture, but because of its ability to provide land and consequent housing opportunities at more affordable levels than those found in the northern part of the Salinas Valley. Table 2 illustrates population growth of the Salinas Valley cities and Monterey County from 1970 to present with a forecast to the year 2000 (from AMBAG projections). This data reveals significant growth in Greenfield since 1980.

TABLE 2

COMPARISON OF GROWTH TRENDS

Area	Approximate Percentage Change In		Population Projected 1995 pop.
	1970 to 1980	1980 to 1990	
Greenfield	60.3%	22.17%	9,320
King City	47.8%	14.93%	9,320
Soledad	39.6%	18.77%	18,290
Gonzales	12.1%	26.99%	5,500
Monterey County	16.8%	6.67%	95,370
State of California	17.7%	3.72%	data not
South Monterey County	not known	19.54%	available

Source: U.S. Census, 1970, 1980 and 1990; AMBAG Population Forecast May 1976.

Affordability and Median Income

Household income is a determining factor of housing affordability. As house prices increase, larger segments of the population can no longer compete for housing.

In Greenfield, from 1980 to 1990, median incomes have increased by approximately 84.6% - from \$14,526 to \$26,816 while median incomes for Monterey County as a whole increased by approximately 89.8% during the same period - \$17,661 to 33,520. Median family incomes in Greenfield are traditionally lower than those of County families. Household incomes are reported in one of two ways: 1) mean household income (average income in a given group) and 2) median income (amount which divides the distribution into two equal groups). Table 3 compares median incomes of Greenfield and Monterey County.

TABLE 3

RELATIVE INCOMES--GREENFIELD AND MONTEREY COUNTY

Year	Greenfield	Monterey County	% of County's Median Income
1970	\$ 6,100	\$ 9,730	63%
1976	9,060	11,855	76%
1980	14,526	17,661	82%
1990	26,816	33,520	80%

U.S. Census for the years 1970; 1980; 1990

1976: California State Department of Finance, Special Census

LOWER INCOME HOUSEHOLDS:

State law requires that the Housing Element identify housing needs for all income groups. "Households" are established residences, while "housing units" may be occupied only during portions of the year.

VERY LOW: HCD defines "very low" income households as those having less than 51% of the median income of Monterey County.

LOW: Households having from 51% to 80% of the median income are considered "low" income.

MODERATE: HCD defines "moderate" income households as those having 81% to 120% of the median income and "above moderate" as having 121% or above.

Greenfield is considered a "low income" residential area - its 1990 household median income ('90 Census) is exactly 80% of the County's median income.

Table 4 shows AMBAG's distribution of Greenfield's households into the four identified income levels:

TABLE 4

DISTRIBUTION BY INCOME CATEGORY

Income Category	Criteria ¹	Annual Income Range	% of Greenfield Households
Very Low Income ²	Below 51%	below \$17,095	30% (337 hh)
Low Income	51% - 80%	\$17,095 - \$26,816	21% (237 hh)
Moderate Income	81% - 120%	\$27,151 - \$40,224	24% (266 hh)
Above Moderate	Above 120	Above \$40,224	25% (271 hh)

total (1807 hh)

¹ Percent of County Median Income, which is \$33,520.

² This "very low income" category is in line with 1990 Census data indicating poverty level at 24% of the City's households.

Source: AMBAG. Regional Housing Needs Report, Monterey California, April 8, 1992; 1990 Census Data

OVERPAYMENT FOR HOUSING

Overall, lower income households overpaying for housing represent about 38.7% of all City households (699 of 1807 households). 46% (124 out of 275) of Low Income homeowners overpay, 80% (277 out of 350) of renters overpay. In comparison, 31% of the County of Monterey's homeowners can be classified as overpaying (owners and renters).

Table 5 compares overpayment by Greenfield's lower income households with neighboring cities.

TABLE 5

LOWER INCOME HOUSEHOLD OVERPAYMENT FOR HOUSING IN GREENFIELD¹

Jurisdiction	All Lower Income ² Households	Lower Income Renters Overpaying	Lower Income Owners Overpaying	Percent of All Lower Income Households Overpaying
Greenfield	654	277	123.99	61.31%
Gonzales	407	141	22	40.0%
Soledad	666	213	60	41.0%
King City	803	391	39	53.5%
Salinas	11,474	5,808	1,210	61.2%
Unincorporated County	6,789	2,215	1,399	53.2%

¹"Overpayment" is rent or mortgage payments in excess of 25% of household income.

²Lower Income Households are those with 0% to 80% of Monterey County Median Income (\$0 to \$25,000, based on 1990 Census data)

Source: 1990 Census

2.2 HOUSING CHARACTERISTICS

Much of Greenfield's affordable housing has been subsidized through the Federal Farmer's Home Administration (FmHA, or "Farmer's Home") 502 Program, which allows low and moderate income families to purchase a home at reduced interest rates or lower down payment requirements. CHISPA (Community Housing Improvement Systems and Planning Association, Inc.) has constructed affordable units with the City, including a 40-unit owner occupied and 30-unit rental development in 1990. Currently there are at least 300 affordable units within the city. Approximately 27% (487 out of 1807) of the City's households are assisted, including a 50-unit low-income senior housing project, owned and operated by the Monterey County Housing Authority.

2.2.1 Existing Dwelling Units

Greenfield's housing units vary in type and age, 70% (1371 out of 1807 households) being single family units. Approximately 581 housing units have been constructed (or building permits issued for their construction) since the 1980 Census, a 47.4% increase. Table 6 shows the total city households accounted for in the 1990 census. Table 6 shows an increase in mobile home/trailer numbers and a slight decrease in multi-family dwellings can be identified. Staff's opinion on the

increases in mobile homes and trailers is not the result of new mobile home or trailer parks (of which there have been none from 1986 to 1990), rather just an accurate accounting of the Clifton and Woodfill trailer parks which were not properly counted in the last census. The reduction in multi-family dwellings appears to be a result of demolition of older apartment units to make way for single family dwelling construction. Table 7 illustrates the housing stock, population and family size increases within the last twenty years, note the higher than average family size per unit.

TABLE 6		
NUMBER AND TYPE OF HOUSEHOLDS		
	1986 ¹	1990 ²
Single Family	1,161	1,371
Duplex-Fourplex	142	145
Multi Family	269	206
Mobile Home or Trailer	28	65
Other	0	20
Total	1,600	1,807
Sources: ¹ 1986 Housing Element & Census (1990)		
² 1990 1990 Census Data, using 1807 total units in survey numbers		

TABLE 7			
HOUSING STOCK, POPULATION AND FAMILY SIZE			
Year	Population	Housing Stock	Persons Per Dwelling Units
1970	2,608	746	3.50
1980	4,181	1,002	3.47
1990	7,709	1,970	4.17

2.2.2 Household Overcrowding

HOUSEHOLD SIZE AND OVERCROWDING

The average household size in Greenfield increased from 3.74 persons per household (pph) in 1980 to 4.167 person per household in 1990, a 11.4% increase. The average household size is about the same for renters (4.17 pph) as for owners (4.07 pph).

A home is considered overcrowded when the home is occupied by more than one person per room. 1990 Census data shows 36% of the city's households (657 out of 1807) are overcrowded. Approximately 335 (51%) are owner occupied; 321 (49%) are renter households. Monterey County, in comparison, has an overcrowding rate of 15.16%, the State of California 12.29%. As can be seen, Greenfield is twice as overcrowded as the rest of the County's cities and unincorporated areas. Within the Monterey Bay region, the cities of Greenfield, Gonzales, King City, Soledad, Salinas and Watsonville account for 45% of all crowded households in the Monterey-Santa Cruz region. Some overcrowding is attributable to decreasing numbers of migratory workers and an increase in permanent farmworkers and their families.

"Severe" overcrowding, 2 or more persons per room, is prevalent in 66% of the overcrowded dwellings in the the city. There are a total of 192 households determined to be severely overcrowded, 128 of those households are renters (66%); 64 of the households (33%) are owner occupied.

A program to encourage dwelling additions may be warranted in these situations, to ease overcrowding. Landlords should be targetted for encouragement of the building of additional rooms to existing dwellings and to be apprised of the overcrowded situation when applying for the development of new housing.

Overcrowding can also be attributed to the high percentage of large family households (38.9%, or 703 out of 1807 total households) in the City. A "large family" is considered one with five or more family members. It should be noted that the majority of new single-family homes constructed in Greenfield over the past two to three years have been larger homes, with at least three bedrooms, those which are best suited to ease overcrowding in larger families. The average housing unit in Greenfield is a 1200 to 1400 square-foot, three bedroom home. Between 1976 and 1980, (growth rate as referenced by LAFCo's staff in recent annexations) the City of Greenfield produced more housing units than the number of new households formed during this period (AMBAG, 1992), indicating that housing supply has kept pace with housing demand.

This information indicates the continued need to stress larger 3, 4 & 5 bedroom dwellings to adequately accommodate the majority of the City's citizens.

2.2.3 Household Tenure

Tenure refers to either owners or renters who are household occupants. In 1990, owner-occupied homes comprised 61.93% (1119 of 1807 households) of the City's total housing stock, renters occupied 38.07% (688 out of 1807) units. In comparison, the owner-to-renter ratio in Monterey County as a whole is 50.7% to 49.4% (57,202 to 55,763 households) reflecting again the affordability of Greenfield's homes.

2.2.4 Housing Costs and Rents

For housing markets in general, increases in income have not kept pace with rising house costs. Housing costs and demand have increased dramatically, especially in the western states and the "sunbelt" areas of the South. According to HCD, median home prices in the State increased from \$84,000 in 1980 to \$195,500 in 1990, a 133% increase. Many reasons exist for the housing price increases, some of the outstanding reasons are:

1. dwindling supply of developable land,
2. increased land costs,
3. increases in interest rates; governmental and non-governmental controls.

Greenfield's housing unit affordability is somewhat better. Between 1980 and 1990, the median price for a single family dwelling in Greenfield increased from \$55,000 to \$99,700 (81%) representing a near doubling in costs. During the same period, annual median incomes kept pace with housing cost increases, rising by an estimated 84.6%, (to \$26,816 from \$14,526). Despite increases in single-family home sales prices, local realtors indicate a strong demand for three-bedroom homes with higher-priced units selling quickly.

Rental prices have also increased during this period. Median monthly rents increased from \$220/month in 1980 to \$439 in 1990, an increase of 99.55%.

Low and Very Low Income Affordability of Market Price Units:

A primary concern of housing elements is identifying lower income households' ability to afford a decent home. The guide used by cities and HCD states that families paying more than 25% of their income for housing are overpaying for shelter. 1990 Census data indicates that 64.26% of Greenfield's lower income households fall into this category (401 of 1807 households).

A survey was completed on a recently constructed 30-unit apartment unit owned by the non-profit "CHISPA" housing organization. Of the 30 units, 25 have been made available to very low income persons (families) and 5 are occupied by low income families. Average family size is 5.3 persons, consistent with the "large family" designation for the entire city.

Very-Low income families, with an average gross income of \$13,389, pay an average of \$351.64 monthly rent - 31.5% of their gross monthly income designated for shelter.

Low income families, with an average gross income of \$28,362, pay an average of \$578 monthly rent - 24% of their gross monthly income designated for shelter.

In non-subsidized projects, general rents for a 2 bedroom unit range from \$450 to 700.00 per month. For 3 to 4 bedrooms units, rents range from \$600.00 to \$850.00. It should be pointed out that many single-family dwellings in the City may be rented for the same \$600.00 - \$850.00 range (information from TNT Insurance and Realty, Michael Tidwell, April 5, 1994). These non-subsidized rents for 2 bedroom units are comparative to the units made available in CHISPA's subsidized Villa Santa Clara. The very low income families may not be able, however, to afford these non-subsidized units without assistance from local or federal programs such as the Housing Authority's "Section 8" funding program.

*** Low Income Rental Assistance**

Greenfield cooperates with the Housing Authority of Monterey County ("Housing Authority") on Section 8 program assistance for low/moderate income tenants. Tenants pay approximately 1/3 of their income toward rent, the Housing Authority supplements the difference to the property owner (up to a pre-established maximum). The program is administered through the Housing Authority by agreement with the City. Currently, approximately 40 households in Greenfield are receiving Section 8 certificates (information from current Housing Authority data), 11 are receiving vouchers (different from certificates in that they are not assigned to a particular house and do not supplement rental payments in the same way. Of those households receiving "Section 8" assistance, 75% (30 out of 40) are female heads of household, a group which is also significantly represented in the poverty level category.

*** Housing Affordability For Below Market Units**

The demand for lower price range units (units in the range of \$80,000 to \$82,000) continues to outstrip supply. Programs offered by the Community Housing Improvement Systems and Planning Association (CHISPA) and FmHA are continuously oversubscribed and usually "spoken for" prior to completion. A recent 40 unit self-help residential ownership program in Greenfield generated interest from 1200 persons, with submittal of 750 applications. In a recent Soledad project, 300 applications were submitted vying for 30 units renting under the Farmers Home Program.

In 1990, 121 units offered under the California Housing Financing Act (CHFA) sold out in 6 months (price range of \$105,000 to 125,000). Fluctuations in value reflect the fact that different types of units (i.e. conventionally financed, moderately priced units versus lower cost, affordable units) have dominated market activity at different times.

*** Assisted Rental Housing at Risk**

Assisted rental housing "at risk" are existing low-income multi-family rental housing units created with financial assistance from a city, state or federal agency or non-profit organization which may be lost to the lower income person due to a change in ownership, expiration of a lease or other factor which would cause rental units to rent at

market rates within the next 10 years. The following agencies/organizations were contacted to determine whether Greenfield currently has any assisted rental housing units at risk:

- [] HCD
- [] Farmers Home Administration
- [] California Housing Finance Act
- [] Community Housing Improvement Systems and Planning Association (CHISPA)
- [] Monterey County Housing Authority
- [] Greenfield Planning Department (records reviewed)

Research by staff indicated that projects falling under these criteria are the "Villa Santa Clara", built by CHISPA and Housing Authority's senior project, "Los Ositos".

Given their recent construction (Villa Santa Clara built in 1991) and ownership (Los Ositos is owned by Monterey County Housing Authority, Villa Santa Clara by CHISPA), these projects are not in danger of reverting to market rate developments within the next ten years.

There are 2 rental mobile home parks in the unincorporated area. Both parks are long-standing uses.

2.2.5 Vacancy Rate

Vacancy rates theoretically measure the health of the community's housing market. "Vacancy Rate" is the percentage of total housing stock available for sale or rent at any one time. An overall vacancy rate of 5% is considered "healthy" for both owner-occupied and rental units. Vacancy rates fluctuate yearly, depending upon economic trends which influence housing supply. A "tight" housing market or housing "shortage" is defined by the Federal Department of Housing and Urban Development (HUD) as a market with an overall vacancy of 3%. Census data show the City's vacancy rate at 6.18% (119 vacant homes in addition to 1807 occupied households, 1926 households total) the highest vacancy rate in Monterey County. Other City-directed studies indicate current actual vacancy rates much lower, between 1% and 2% (suggesting a very competitive housing stock absorption rate). Housing demand is driven not only by local families, but those willing to commute from the north county areas, according to statistics available from local lending and real estate officials. Those commuter families increase the demand for lower priced units in direct competition with local families, creating additional demand for slightly higher to medium priced units.

2.2.6 Housing Conditions Housing conditions have improved between 1980 and 1990 in the proportion of substandard housing to all dwellings. Between November 17th and 20th, 1992, the Greenfield City Building Inspector conducted a "Housing Condition" survey. This survey consisted of a visual inspection of the exterior of all dwellings in the city, using a standardized point system supplied by HCD to assess a house's condition (including foundation, roofing, siding, windows and doors).

HOUSING CONDITION SURVEY

Each dwelling fell into one of the following five categories:

0 - 2 points	=	Sound Condition
3 -10 points	=	Minor Need of Rehabilitation
11-20 points	=	Moderate Need of Rehabilitation
21-45 points	=	Substantial Need of Rehabilitation
46 and over	=	Dilapidated Condition

Survey Results:

1.	Total number of units surveyed-----	1,926
2.	Number of units in need of rehabilitation-----	24*
3.	Number of dilapidated units-----	11*
4.	Percent of units in need of rehabilitation-----	1.25%
5.	Percent of dilapidated units-----	0.60%
6.	Percent of units categorized as:	
	Sound-----	93.00%
	Minor-----	5.25%
	Moderate-----	1.00%
	Substantial-----	0.20%
	Dilapidated-----	0.60%

* Not concentrated in one particular area. Rehabilitation programs for the "Moderate" and "Substantial" categories are included as a "long term objective" in the Housing Element. There are a number of substandard units located in commercially designated zones, not suitable for rehabilitation as residential units. The City is working with the owners of these units to remove them. Because these units are located in the commercial zoning area, the replacement will not be residential units. As a result of dealing with these properties, the City is amending its "hotel" ordinance to accommodate longer residence for emergency housing in these facilities. The ordinance will be re-adopted as the "Hotel, Motel and Residence Inn" ordinance. There are many indicators available for predicting future housing quality. These include original quality of construction; level of anticipated maintenance; ownership vs. rentership; and number of occupants. Repair costs also contribute to unit deterioration. It is difficult, in many instances, for home owners on fixed incomes to repair deficiencies. Dual dwelling ownership with other family members may prevent low-income residents from receiving federal housing rehabilitation assistance. All substandard housing unit determinations are governed by the interpretation by the Building Inspector of the Uniform Building and Housing Codes. Experience is that local developers are very aggressive in buying those lots with dilapidated housing, demolishing the older units and developing new homes. Many homes in dilapidated states are on larger lots which are often bought by developers, demolished and subdivided to develop two or more units.

2.2.7 Energy Conservation

HCD has identified various methods for local agency use in structuring policies and development standards to conserve energy. These include:

- [] Promotion of higher-density and in-fill development;
- [] Enforcement by local building officials of existing state residential energy conservation standards;
- [] Standards for street widths, landscaping of streets and parking lots to reduce heat loss or provide shade;
- [] Standards for energy-efficient retrofits to be met prior to resale of homes; and
- [] Inclusion of energy conservation features in new housing

All residential developments are approved subject to development standards contained in the Greenfield Zoning Ordinance and Subdivision Ordinance, as appropriate. Energy-saving designs regarding street-width standards, landscaping standards and parking standards are included in all approvals for minor and major subdivisions.

Each new housing unit is subject to Uniform Building Code and California Energy Commission requirements with regard to installation of energy conservation features. Such requirements also apply to remodeling of existing units.

Retrofitting existing residential buildings with insulation and energy conserving devices may well be the most cost effective measure to reduce energy consumption. The effectiveness of these programs can be promoted by working with utility companies offering free energy audits. California cities have found that "weatherization" of all existing residences would pay for itself within 5 years.

2.2.8 Special Housing Needs and Accessible Housing

Households with special housing needs, who are at a disadvantage in obtaining housing include the elderly; large families; female heads of households; handicapped individuals and farmworker households. Special housing needs relate to housing affordability, especially for elderly citizens and low income persons.

2.2.8.1 Larger Households:

Larger households (defined in the Census as 5+ persons per household) have problems finding housing suitable in terms of size (number of bedrooms) and cost. In Greenfield, large families represent 39% (703 out of 1807) of the City's total households, substantially higher than averages for both Monterey County - 7.1% and the State of California - 5.6% (Monterey County, 1985). 431 large families households are owner-occupied households, while 271 (15%) are renters. The City's percentage of large families and overcrowding demonstrates a need for

larger units to accommodate these families. The average home in Greenfield has at least three bedrooms.

The following table shows comparisons and relationships between large families and overcrowded situations (along with the numbers of elderly heads of households as well):

Household Type	Owner	Renter	Total
Total	1,119	688	1,807
Head 65+	259	49	308
Percent 65+	23%	7%	17%
Overcrowded	335	322	657
% O'crowd	30%	47%	36%
Severe (2 or more/room)	64 (households)	128	192
%Severe O'crowd to req. O'crowd	33%	66%	11%
Large Family	371	326	697
% Large Fam.	33%	47%	38%

2.2.8.2 Female Heads of Households:

Female heads of household (meant here as single parents) face affordability problems. In Greenfield female heads of households, represent 10.4% of all households. This number reflects equally the average for Monterey County-10.39% and is higher than the State of California-7.3%. The number of female heads of households without children is substantial at 18.3% (331 out of 1807 households). Female Heads of Household with children have special needs such as daycare facilities near their places of employment and adequately sized, low-cost housing. Female heads of household often fall into the very low and low-income households category. This is mirrored in the census data which indicates that approximately 49.8% (127 out of 255 households) of the City's female-headed households (with children) are below poverty level. Based on household overpayment data, there is an existing need for very-low and low-income housing, to aid this special needs group.

Greenfield works with the Monterey County Housing Authority to operate a Section 8 housing program to assist low/moderate income tenants with rent payments. Of the families currently receiving assistance, 75% (30 out of 40 households) are female heads of household.

2.2.8.3 Handicapped Households:

Households with handicapped persons are often at a disadvantage in obtaining housing. Handicapped persons may require housing units modified or specially designed to accommodate their special needs (i.e. wheelchair accessibility, special kitchen and bathroom features). This has been addressed in past project approvals for multiple family rental and ownership development projects. All residential development must comply with the compliance guidelines of the "Americans With Disabilities" Act, Title III and "California Access Code", Title 24.

According to 1990 Census data, approximately 379 disabled persons resided within the City. The 1990 Census identifies people who have a "work-related disability," or a "disability which prevents them from working." From these descriptions, the type or extent of the disability is not known. Handicapped persons are often in need of affordable housing. As previously stated, there is an existing need for very-low and low-income units in the City, which would address the need for this special needs group.

2.2.8.4 Farmworker Housing:

A significant special housing need in the Salinas Valley is that of the farmworker. As a result of unionization and extended growing seasons, the agricultural industry now provides more stable employment and higher wages than in the past. The result has been a reduction in migratory patterns; farm workers are staying longer or settling in areas offering a more regular income. These individuals are now considered a mainstay of the community, no longer considered "transient workers". Growers often tend to hire workers who previously worked for them, encouraging more stable residence. Farmworkers have a difficult time finding affordable housing, due to a combination of limited English skills, large family size, and low household incomes. The problem is compounded because many units once meant for seasonal occupancy by single men now are used year-round by laborers and their families.

1990 Census data delineates only those persons in "Agriculture, forestry and fisheries" industries. Considering the amount of forestry and fisheries industry in the Salinas Valley, it is obvious that virtually all persons counted (16.3%, or 1,124 persons out of 7,464 of Greenfield's total) in the "Agriculture, forestry and fisheries" industries work in agriculture. The City currently has no units exclusively for use as farmworker housing. However, there are several farmworker labor camps adjacent to or within close distance of Greenfield city limits housing farmworkers. Over 40% of all persons (16 years of age and older) are employed in the agricultural or agricultural-support field (1,125 out of 2,750 persons employed). There are entire families in the city who are employed in the agricultural industry in some capacity or another.

2.2.8.5 Emergency Shelter/Homeless:

On a State level, the number of homeless people appears to have increased within the past decade. The actual number of homeless people in Monterey County is difficult to document, no comprehensive record of homelessness is kept. Within the County, homeless people are housed at the Salvation Army in Salinas, Shelter Plus at its seasonal site in King City, and a few other sites.

SUMMARY OF HOMELESS SERVICES IN GREENFIELD

Homeless Prevention: It is estimated that it is 3 to 6 times cheaper to prevent an incidence of homelessness than it is to provide emergency shelter and transitional shelter and services (1st and last month's rent, counseling, shelter).

Generally, "transitional" housing is a homelike atmosphere. A shelter is for more "emergency purposes". Because of the nature of transitional housing, transitional housing may be located in residential areas, treated the same as a daycare or other type of public/quasi-public facility. A shelter, as an emergency facility, could be located in commercial areas. The City is developing a "Hotel, Motel and Residence Inn" ordinance to allow extended stays of up to 6 months in residence inns (located in the commercial zones of the City only). These units will be able to house families in emergency situations.

Persons requesting aid from the Salvation Army are given free motel stay up to 3 nights' duration. For those in need of longer term accommodation, the Salvation Army will provide transportation to the nearest permanent shelter.

Shelter Plus, a non-profit organization in Salinas has set up an inclement weather shelter in King City, for which persons requesting assistance may use, depending on availability of open beds.

The County's Social Services ("Social Services") Agency provides vouchers for elderly or handicapped homeless to allow limited local motel stays. The Social Services' South County Office estimates that approximately two or three people per month are provided housing assistance through the General Assistance Program in the entire South County area. Although an obvious need is not generated by "homeless" people or those in need of emergency shelter, some local churches contribute funds to an emergency food bank and for emergency shelter in motels to aid those who may be stranded.

The Monterey County Homeless Task Force has produced a five year plan to develop a service delivery system for homeless in Monterey County, the "Monterey County Homeless Services Plan" (Monterey County Homeless Task Force, "Monterey County Homeless Services Plan", Salinas, California, September 25, 1990). This plan estimates the number of homeless persons in Monterey County and provides a breakdown of these persons according to geographic areas of the county. According to the plan, 194 to 328 homeless persons reside in Southern Monterey County.

Recommendations for Southern Monterey County include:

- [] Monterey County [should] enter into a memorandum of understanding with the cities to ensure that each city submits an appointee to sit upon the Monterey County Commission on Homelessness, which shall be appointed by the Board of Supervisors to oversee the plan's implementation and evolution.
- [] The Housing Authority of Monterey County [should] seek access to migrant camps in South Monterey County for use as emergency shelters during winter months (December 1 - March 30 each year).
- [] The Monterey County Department of Social Services [should] coordinate with the Monterey County Hunger Coalition to develop access to hot meal services or meal vouchers for the homeless in under-served parts of the county.
- [] Mental Health Concerns: The County Mental Health Department assists in providing the appropriate type of housing for mentally ill persons.

There are few homeless persons in Greenfield, according to the Housing Authority of Monterey County. It appears the above-mentioned organizations provide adequate emergency assistance. The needs of homeless persons appear to be met.

2.2.8.6 Elderly

Elderly persons are defined as individuals 65 years or older. According to 1990 census data, approximately 5.59% (417 out of 7,464 total population) of the City's population are elderly persons. Overall, 40% of all households have at least one person who is aged 60 years or older (728 out of 1807 households).

This group's housing needs are typically met by providing small and affordable housing units including design features like easy operating door knobs, handicap ramps, grab bars on bathroom facilities and smaller, low maintenance fixtures. The homes provided in Greenfield are among the most inexpensively priced homes in Monterey County. However, the cost of housing in relation to income has increased dramatically in Greenfield from 1980 to 1990. Due to the age of many housing units, special design features are not common.

Many elderly have fixed, low incomes. Housing costs eventually cause fixed income seniors (and lower income people in general) to experience severe financial problems. Over a period of years, migration patterns change in response to changes in housing costs. Low income people move out of the area or double-up, creating overcrowded conditions. The 1990 Census indicates that approximately 12% of Greenfield's elderly population (46 out of 385 persons aged 65 years and older) are below the poverty level. A 50-unit low-income senior housing project is located in Greenfield, owned and operated by the Monterey County Housing Authority, administered through a Section 8 program. The Housing Authority owns an adjacent, residentially

zoned, 6 acre parcel which could be developed as an extension to the senior housing project. This information indicates that the need for stronger policies dealing with the elderly poor may not be necessary.

Table 8 summarizes the number of households or persons with special housing needs.

TABLE 8
SPECIAL HOUSING NEEDS IN GREENFIELD

	Number of Persons	Percent of Total Persons	Number of Households	Percent of Total Households
Elderly Residents Below Poverty	417	5.6%	315	17.4%
Large Families	n/a	n/a	703	39%
Female-Headed Households	n/a	n/a	203	11.23%
Below Poverty	n/a	n/a	127	49.8%
Disabled Persons	379	7%	0 ¹	0
Farmworkers	1214	16.3%	291	16.10%

Source: 1990 Census.

¹-Disabled persons counted as persons, not households

2.2.9 Appropriate Share of Regional Housing Needs

In compliance with Government Code, Section 65584, "each council of governments shall determine the existing and projected housing needs for its region." AMBAG has determined allocations of regional low and moderate-income housing needs for all localities in the Santa Cruz - Monterey region, including Greenfield, in accordance with this state mandate. The allocation's purpose is to equitably distribute responsibility for accommodating lower income households throughout the region. By doing this, concentration of lower income households in localities containing more than the average proportion of lower income housing units is avoided.

To develop allocations, AMBAG used current regional distributions of lower income households (households earning less than 80% of the County's median income). Out of 112,965 households within AMBAG's Monterey County planning region, 59,031 are lower income, 52.08% of all households. To avoid further concentration of development in one area, AMBAG allocated a construction goal of 41.3% lower income households to each locality for the 1990 - 1996 planning period. In October 1992, the City of Greenfield and the County of Monterey

entered into an agreement regarding the transfer of "County New Construction Goals" from the County to city in trade for future annexations to the City.

AMBAG's new construction goals for the Monterey County unincorporated area, "Rural Salinas Valley Housing Market Area" call for 557 new units - 27.5% for very low income (Approximately 153 units); 23.04% for lower income (approximately 131 units); 25.6% for moderate income (approximately 128 units) and 23.6% for above-moderate income households (approximately 142 units). Greenfield's projected construction will be 22.73% (approximately 528 out of 2322 units) of the market's total construction. In accordance with state law and AMBAG interim policy stipulations, Monterey County was able to re-allocate 63 units to the City of Greenfield as the City's fair share allocation to alleviate the impact of the City's annexations on the County's ability to provide their fair share of units as indicated by AMBAG. These units are allocated in accordance with the income distribution of the county's new construction goals. Of the 63 units, 17 units (27%) are for very low income, 15 units (24%) are for lower income, 16 units (25%) are for moderate income and 15 units (24%) are for above moderate income households. Table 9 outlines Greenfield's share of lower income housing using the above data and criteria.

TABLE 9

Construction Goals Transfer from Monterey County to Greenfield

Total Units:	very low	lower	moderate	Above moderate
63	17	15	16	15 units

Existing housing units as of 1990 are shown in Table 10.

TABLE 10

EXISTING HOUSING UNITS IN GREENFIELD

CATEGORY	Housing Price Range	Number of Units
Very Low Income	\$ 53,333 and below	471 (27.3%)
Low Income	\$ 53,334 to \$ 86,232	350 (20.3%)
Moderate Income	\$ 86,233 to \$129,111	436 (25.2%)
Above Moderate	\$129,112 and above	469 (27.2%)

Total 1,726* (100%)

*Valuation sampling slightly less than total City units.

2.2.9.1 Population Projections

The Housing Plan must indicate the number of housing units needed by the year 2000. According to AMBAG's housing needs projections, 979 households will be formed in Greenfield between 1986 and 1996.

Construction goals by income, in addition to the existing dwellings units, as determined by AMBAG are shown in Table 11:

TABLE 11

CONSTRUCTION GOALS BY INCOME*

TOTAL UNITS	Very Low Income	Low Income	Moderate Income	Above Moderate Income
979	231 (23.6%)	241 (24.6%)	224 22.9%)	283 (28.9%)

*This number reflects the 63 units transferred from the County of Monterey allocation to the city as a trade-off for all future city annexations during the current planning period.

Of these goals, 70 affordable housing units (for low income families) has been constructed by a local non-profit agency (CHISPA).

2.2.10 Site Inventory/Availability

Approximately 35 vacant acres within the City are zoned and/or are suitable for residential uses. The City recently concluded annexation procedures for projects adding approximately 78 additional acres to the City. Other than a 0.6 acre highway commercially-zoned site in one project, all newly annexed land is designed for residential development (6.6 acres zoned for multi-family development). A single 5 acre parcel is owned by the Monterey County Housing Authority. Vacant lands within the City and recently-approved projects will accommodate approximately 600 units, more than adequately meeting the City's projected 1990-1996 housing needs and regional share allocations. A copy of "Table 4, Proposed and Pending Projects" from the January 1992 Sphere of Influence Update Report (included as Appendix C) indicates the areas recently annexed into the City for residential development. As a result of the newly annexed areas, the city now contains 742 acres.

Acreages fall into these categories:

TABLE 12

EXISTING ACREAGES FOR ALL APPLICABLE ZONING DISTRICTS

Single Family Residential (R-1)	- 478 acres
Duplex Residential (R-2)	- 105 acres
High Density Infill (R-4)	- 12 acres
Retail Business District (C-1)	- 15 acres
General Commercial District (C-2)	- 3 acres
Highway Commercial District (H-C)	- 104 acres
Planned Unit Development (PUD)	- 22 acres
Parks within all Districts (including Patriot Park)	- <u>22 acres</u>
Total City acreage	- 762 acres

AMBAG's regional housing plan indicates the need for 979 additional housing units (for all income groups) by the end of the planning term (1996). Most of the City's residentially-zoned area is in the Single Family (478 acres) and the Duplex Residential (105 acres) zoning districts, 583 acres total for these two groups. Densities for these groups are 1-8 units per acre (low density residential) and 8-18 units per acre for multi-family (duplex) residential areas. Using the common number for both these designations, 8 units per acre, there is room for 4,664 residential units in the City. Approximately 75% (3498 units) of the city's area is either already developed with residences or planned (as in the case of the recently approved annexations), creating a very rough estimate of 1166 units able to be built on that approximate 25% of the city's residential area not currently developed. Given AMBAG's 979 unit requirement, the City is able to accommodate development of dwellings units suitable for all income groups.

There are approximately 50 acres within the City's Sphere of Influence suitable for residential development, potentially accommodating an additional 600+ units. These lands are designated "Urban Service" within the City's Sphere of Influence, meaning they are suitable for development within the next 5 years. Priority for residential development is given to areas contiguous to City limits; where service can be easily provided and where development will have minimal impacts on surrounding agricultural lands.

A portion of the units to be constructed are shown in Table 13:

TABLE 13
"UNITS CONSTRUCTED (OR TO BE CONSTRUCTED) IN THE 1990-1996
PLANNING PERIOD

	VERY LOW & LOW UNITS	TOTAL SUBDIVISION UNITS
Las Ventanas (Single family)	40*	40
Las Ventanas (rental multi-fam.)	30*	30
Greenleaf Estates	8	75
Scheid Single Family and Multi-Family	20	200
Coventry	24	92
Palo Verde Estates	2	19
Greenfield Victorian Village	5	47
Oxford Court***	40	104
Scattered Sites through Town	10	n/a
<u>TOTALS</u>	<u>179**</u>	<u>607</u>

29.5% units are "very low" & "low" units

* These units have been constructed. All other units referred to as "very low" and "low: units will be built as part of 528 total units approved by the City. Adding these 528 units to existing units, the number of total dwellings comes to 2633.

** 32 units from this total are accounted not to the City, but Monterey County to meet their needs for the unincorporated Rural Salinas Valley area's affordable housing (See Section 2.2.9 "Appropriate Share of Regional Housing Needs").

***The 40 units accounted to Oxford Court are the actual number of units to be built for very low and low income persons. The required number as per conditions of approval required only 26. The remainder of the projects noted indicate only the required number of units as per conditions of approval. Given market trends and past experience, it is felt that the "very low" and "low" income units noted in the table will be far exceeded, climbing easily from the 24% noted to 45-50%.

2.2.11 Governmental Building Constraints

Governmental policies and regulations can constrain residential development to varying degrees by requirements and limitations, in turn affecting housing costs. Governmental constraints include land development controls, development processing procedures & fees and provision of services and facilities.

Greenfield's development controls include policies and regulations contained in the City's General Plan, Zoning Ordinance, Building Code and the Office of Planning and Research. The City has no growth management policies or regulations to constrain housing development.

The City's General Plan and Zoning Ordinance permit a wide range of densities through four General Plan designations and five residential zoning districts. The range of densities is shown in Table 14. The City's majority of zoning is "R-1" followed by R-2. Currently no lands are zoned R-3, few are zoned R-4. Overall, the densities permitted in the Zoning Ordinance generally correspond with those allowed in the General Plan.

TABLE 14

ALLOWABLE RESIDENTIAL DENSITIES

Designation	Density Range
<u>GENERAL PLAN</u>	
Low Density Residential	1-8 dwelling units/acre
Medium Density Residential	8-18 dwelling units/acre
High Density Infill	≥18 dwelling units/acre
Residential Reserve	None indicated; applies to lands that may be annexed.
<u>ZONING ORDINANCE</u>	
R-E Residential Estate	2 dwelling units/acre
R-1 Single Family Residential (5000, 6000, & 10,000 st lots)	4- 9 dwelling units/acre
R-2 Duplex Residential (duplex, triplex, apartments allowed)	10-14 dwelling units/acre
R-3 Multiple Residential	15-22 dwelling units/acre
R-4 High Density Infill (Mobile Home parks also allowed in this zone)	23-35 dwelling units/acre

Table 15 shows the lot coverages and setbacks of zoning districts:

TABLE 15 - ZONE REQUIREMENTS

LOT COVERAGE	FRONT YARD	SIDE YARD	BACK YARD
<u>17.8 Residential Estate District ("R-E"):</u>			
35%	25'	10'	10'
<u>17.10 Single Family Residential District ("R-1"):</u>			
40%	20'	5', Corner	10' 10'
<u>17.12 Duplex Residential District (R-2):</u>			
60%	15' Deep	5' Corner	10' 10'
<u>17.14 Multiple Residential District ("R-3"):</u>			
60%	15' Deep	5' Corner	10' 10'
<u>17.16 High Density Infill District ("R-4"):</u>			
70%	15' Deep	5' Corner	10' 10'
<u>17.18 Neighborhood Commercial District ("C-N"):</u>			
100% less parking and landscaping	15' Deep	*	*
<u>17.20 Retail Business District ("C-1"):</u>			
100% less parking	*	*	*
<u>17.22 Highway Commercial District ("H-C"):</u>			
50% plus 5% landscaping	10'	*	*
<u>17.24 General Commercial District ("C-2"):</u>			
100% less parking and landscaping	0 unless contiguous to R-District then 15'		*
<u>17.26 Light Industrial District ("M"):</u>			
100% less required set-back, parking and landscaping	10'	**	**

* No requirements, unless bordering any residential ("R") district, then setback is 10'

** No requirements, unless bordering any residential ("R") district, then setback is 10'. There are no setbacks for any portion of the parcel bordering an alley.

Development Review: The city processes development applications through both the building and planning department. Time required to process residential projects varies, depending upon a project's size and scope. The City of Greenfield processes development applications in a timely and efficient manner. Delays usually result when

approvals from agencies other than the City are required or as a result of procedures required by State law, including requirements for General Plan amendments; filing of tentative and final subdivision maps; and environmental review and requirements for the preparation of an environmental impact report. Generally, the time required for development review increases with the complexity of the project and the number of agencies involved in the review. Simple projects requiring no use permits or public hearings, such as individual single dwellings, generally require a maximum of 2 to 3 months for processing. More complex projects, such as a 6 unit apartment building may take longer.

For large or complex projects, pre-application meetings are generally scheduled for city staff and project proponents to ensure streamlined project processing.

Architectural review: Projects other than single family dwellings, such as multiple family dwellings do require architectural review before the Planning Commission. Architectural review encompasses the review of dwelling design, color, landscaping and other exterior treatments. Projects subject to architectural review may be either heard at a regular planning commission meeting or can be reviewed by the Architectural Review Committee, a 3 member subcommittee of the Commission, which may be convened at times other than the regularly scheduled commission meeting.

Planning Department Development Fees:

Planning Department fees have been, for a long period of time, the lowest for any city in the Salinas Valley. Costs for particular projects varies depending on the size of the project and work that needs to be completed.

GREENFIELD PLANNING DEPARTMENT FEE SCHEDULE

<u>PERMIT TYPE</u>	<u>FEE</u>
USE PERMIT	
Major(a)	\$350*
Minor(b)	\$175*
VARIANCE	
Major(c)	\$250
Minor(d)	\$100
REZONING	\$450*
GENERAL PLAN AMENDMENT	\$600 + \$25/acre*
TENTATIVE TRACT MAP	\$600 + \$25/lot*
FINAL TRACT MAP	Agreement as indicated in Developers' Agreement

REIMBURSEMENT AGREEMENT	As determined by staff in relation to complexity of project
ANNEXATION	\$600 + \$25/acre*
TENTATIVE PARCEL MAP	\$250 + \$25/lot*
FINAL PARCEL MAP	\$125 + costs *
LOT LINE ADJUSTMENT	\$250 + \$25/lot*
PRELIMINARY REVIEW	\$75 **
CEQA DOCUMENTS:	
NEGATIVE DECLARATION	\$200***
EIR	EIR preparation costs + 20% processing fee
APPEALS	\$200 + costs
AMENDMENTS TO CONDITIONS	\$200 + costs
<u>ARCHITECTURAL REVIEW ITEMS</u>	
SIGNS	\$25
FENCES	
Residential	\$10
All others	\$30
BUILDINGS/STRUCTURES	
Single-family	No Charge
2-4 Units	\$125
5+ Units	\$150
Commercial	\$150
Industrial	\$150
*	Plus all costs from consultants billed, such as City Engineer, City Attorney or other consultant at costs plus 10%.
**	Fee to be applied to planning application fees if applicant applies for development on the site within 30 days of Preliminary review meeting.
***	The City shall also collect a fee for the State Department of Fish and Game funding as per AB 3158 on all projects which require the preparation of a Negative Declaration or an Environmental Impact Report. Fee for a Negative Declaration is \$1250.00. Environmental Impact Report is \$850.00.

- (a) Construction of two or more additional units, for a planned unit development, or any other purpose than in "(b)".
- (b) No new construction, change of use with no new construction, use permit associated with construction of one single family dwelling or additional house on single family lot or minor remodel (such as the addition of a garage). Use Permit associated with change of use with limited new construction.
- (c) Variance for construction of two or more additional units or for any other purpose other than listed in (d).
- (d) No new construction, fencing variance or variance associated with construction of one single family dwelling or additional house or additional house on single family lot or minor remodel (such as addition of a garage).

The Zoning Ordinance provides flexibility in development standards, including staggering of front setbacks and lot coverage. The "Planned Unit Development" (PUD) zoning overlay may be located in any zoning district through the overlay zoning process. Although density cannot exceed that of the underlying zone, the PUD district has no minimum site standards and can therefore be used for creative project designs. The City's Zoning Ordinance allows condominium units in all residential districts, meeting certain standards. A slightly higher density is allowed in R-2 and R-3 districts (up to 20 units) for condominium projects. Overall, the General Plan and Zoning Ordinance allow a wide range of housing types and densities.

Parking. Parking standards for residential development require covered parking in the form of a carport or garage.

Single Family Dwellings: 2 covered parking spaces. Garages must be a minimum 20' x 20', uncovered parking spaces must be a minimum 9' x 20'.

The City's municipal code includes an exception to the 2 space requirement for the development of low and very low income dwellings. The exception states that, pursuant to Section 17922.9 of the Health and Safety Code, dwellings financed by the Farmers Home Administration of the U.S. Department of Agriculture are not be required to have garages or carports which exceed in size or capacity those the Farmers Administration will finance under its regulations and policies in effect at the time of application for a building permit. Currently, this exception allows the construction of a 1 car garage, 320 square feet in size. This exception does not waive the requirement for 20' paved driveways.

Multi-Family Dwellings: There are 2 separate requirements for multi-family dwellings:

1. 3 and 4 bedroom multiple units require 2 covered spaces plus one guest space. The guest parking space may be uncovered, is unassigned and marked to limit parking to 12 hours or less.

2. 1 and 2 bedroom units require 1 covered space. Again, the guest parking space may be uncovered, is unassigned and marked to limit parking to 12 hours or less.

Mobile Home Courts: 1 & 1/2 spaces per unit.

Trailer Courts: 1 space per unit.

Rooming and Board Houses: 1 space per adult guest.

Churches, lodges, clubs, community centers and chapels: 1 space for each 4 seats, but not less than 1 space for each 15 square feet of the largest meeting hall.

Schools, public, private or commercial: 1 space for each classroom and office.

Hospitals: 1 space per bed, plus 1 space per doctor and 1 space for each 2 employees on the largest shift.

Convalescent hospitals, sanitariums, rest homes: 1 space for each 7 plus 1 space for each 2 employees on the largest shift.

Retail stores, services and offices in any district: 4 spaces for each 1,000 square feet of gross leasable area; parking may be off-site within 300 feet when approved by the planning commission. In a change of use involving a building of 1,000 square feet or less of gross leasable area, the parking requirements of this section may be modified by the architectural review committee.

Drive-in restaurants, any district: 1 space for each car to be served plus 1 space for each 3 seats.

Restaurants, bars, cocktail lounges: 1 space for each 3 seats but not less than 1 space for each 30 square feet of gross floor area.

Service stations: 2 spaces for each working bay plus 1 space for each employee on the largest shift.

Bowling alley, billiard: 5 spaces per lane; 2 spaces per table, plus 1 space for each 2 employees on the largest shift.

Warehousing, wholesale stores: 1 space for each 1,000 square feet of gross floor area; may be off-site within 300 feet on approval of the planning commission.

Manufacturing, heavy industrial uses, heavy commercial uses: Minimum of 2 spaces for every 3 employees on the shift having the largest number of employees, but not less than 1 space for each 1,000 square feet of gross floor area. Parking may be off-site within 300 feet upon approval of the planning commission.

Deviation from these standards may be granted subject to obtaining a use permit from the planning commission.

Development Fees: Development fees indirectly add to housing costs. Currently, the City's average fees for a 1,200 square foot single family dwelling (valued at \$70,000, including a 400 square foot, two-car garage) are about \$11,893.00. Many of the fees are based on the value of the unit and the square footage, the total amount for these fees will vary.

TABLE 16 - TYPICAL RESIDENTIAL PERMITTING FEES FOR GREENFIELD*

FEE	AMOUNT	
Building Permit Fee	\$675.00	.
Plan Check Fee	\$440.00	.
Sewer Impact Fee**		.
Single-family	\$1,660.00	.
Duplex	\$1,545.00	.
3 or More Units	\$1,370.00	.
Multi-Family	\$1,135.00	.
Sewer Inspection	\$10.00	.
Water Meter (5/8")	\$490.00	(\$240.00 without City trenching)
Water Impact Fee**		.
Single-family	\$1,870.00	.
Duplex	\$1,740.00	.
3 or More Units	\$1,540.00	.
Mulit-Family	\$1,280.00	.
Street Encroachment	\$10.00	.
Police Impact** (\$.43/sq.ft.)	\$710.00	.
Strong Motion	\$7.00	.
Traffic Impact**	\$670.00	.
Park Impact	\$1,500.00	.
School Impact (\$1.65/sq.ft)	\$3,312.00	.
Fire Impact** (.45/sq.ft.)	\$540.00	.
Approximately Total Fees:	\$11,893.00*	

+-----+
*These fees are calculated for a 1,250 square foot single-family dwelling with a 400 square foot garage

** Subject to annual increases as deemed necessary by the City Council.

***This is an approximate price, subject to approval by the City Council.

Note: Environmental review fees are not included in this table. Additional fees are required for such review (where applicable) as well as for conditional use permits for most residential development other than single-family residences.

+-----+

Development upon land surrounding a city is subject to regional governmental approval. Monterey County LAFCo has the ultimate decision-making ability in annexations to the City of Greenfield, to ensure that growth occurs in an orderly and planned manner. This charge is to discourage urban sprawl and to protect surrounding agricultural lands. LAFCo also reviews and approves spheres of influence for cities. The adopted sphere of influence (January 1992) for Greenfield designates several areas to the west and east of the City as suitable for future urban development. Most of these areas are currently designated for residential uses within Greenfield's General Plan. One industrial site of approximately 20 acres is in the current sphere of influence (designated as urban transition).

Generally, City land use controls are not a constraint to housing development through fees, permit processing or building code enforcement. Developers are required to provide service improvements (i.e., roads, water and sewer line improvements). Development agreements may also be used to negotiate other public improvements such as parks and school sites. These costs may be passed on to buyers in the form of higher home prices. The City does not impose any requirements other than those deemed necessary to maintain public health, safety and welfare. It is not financially feasible for the City to provide service expansion for private development.

Design Standards: Currently, there are no design standards for residential developments. The only requirement for design review is connected with the "Design Control" ("D") overlay zoning district. This "D" district has been used in the overall development of new subdivisions in which overall design, floorplan and exterior colors for a subdivision are reviewed through a subdivision-wide use permit before the Planning Commission.

Off-Site Improvements: The City has adopted vertical curb requirements. Vertical curbs are more easily swept and look cleaner. Rolled curbs are harder to clean and more costly in cleaning costs and employee wages. All recently approved subdivisions have required vertical curbs. All future developments requiring road development will also be required to install vertical curbs.

The only instance in which rolled curbs are used is where there are rolled curbs existing at or adjacent to a specific development where off-site improvements are required.

The City's residential streets are 68' wide. The streets themselves are 40' wide, with 4' wide bicycle lanes and a 10' easement area on each side. Arterial streets require 2-way left turn lanes, also resulting in wider streets.

SCHOOL EXACTIONS THROUGH DEVELOPMENT FEES AND PROJECT EXACTIONS:

A recent court decision in "Howard Jarvis Taxpayers Assoc. v. Whittier Union High School District" ("Howard Jarvis") upholds an assessment levied by school districts to fund the cost of maintenance necessitated by community use of their facilities. The districts had calculated the amount of community use of the school facilities and assessed for only that portion of projected maintenance costs.

The school districts in "Howard Jarvis" formed assessment districts because community use of their school facilities for activities such as pick-up basketball games, daycare and Girl and Boy Scouts programs would result in eventual repairs that the school districts could not afford. The legal question presented was whether the school districts were authorized to form assessment districts under the Landscaping and Lighting Act of 1972, Streets and Highways Code sections 22500 et.seq. That Act allows "special districts" to form assessment districts. The court held that the school districts were "special districts" because they were authorized by law to allow community use of their facilities. While their primary purpose is educational, they are also empowered under various provisions of the Education Code to provide community facilities and conduct community recreation programs. The assessments were not based on the wealth of school district residents, as had been the case with unlawful school financing schemes in the past. And they did not infringe on the constitutional guarantee of a free school, since they were for "non-educational supplemental services" rather than educational services.

The assessments approved in "Howard Jarvis" were carefully tailored to meet legal requirements. Thus, the case cannot be read as a blanket endorsement of assessments, especially when considered in the context of several recent decisions upholding and rejecting novel local exactions. The decision did, however, allow school districts an alternative method of financing when they provide programs and facilities to the community. Although not under the purview of the City this decision may, in the future, impact developers in the construction of new homes.

SECOND RESIDENTIAL UNITS:

The City's Zoning Ordinance (Chapter 17.47 "Second Residential Units") allows for the development of second dwelling units (through the conditional use permit process), usually used for senior citizens units, in all residential zoning districts. These units are defined as "dwelling unit(s) constructed on a lot or parcel of land containing

an existing single-family dwelling residence, whether attached to or detached from (the) existing residence, which provides complete and independent living facilities, including permanent facilities for living, sleeping, eating, cooking and sanitation".

In the "Low Density Residential" areas, all second dwellings must be attached to the main building, be able to be converted to a part of the primary house and may be no more than 15% (in size) of the existing single-family unit's livable square footage. In other residential areas, the unit need not be attached and may be no more than 640 square feet in size. In all cases, the owner of the property must occupy one of the 2 units as a principal residence. Habitation of the second dwelling unit is limited to "senior citizens", defined as persons 55 years of age or older, for a maximum occupancy of 2 persons.

MOBILE HOMES FOR RESIDENTIAL USES:

Chapter 17.45 of the City's Zoning Ordinance "Mobile Homes on Permanent Foundations" allows placement of mobile homes within the city with the granting of architectural review by the Planning Commission. The section states: "A mobile home is permitted as a residential dwelling on any lot zoned for single-family residential use, provided it meets all the requirements of this chapter." That criteria includes the requirement that it be certified under the National Mobile Home Construction and Safety Standards Act of 1974 and that it has not been altered in violation of this Act. Other criteria include just those architectural features which enhance the unit's blending into the surrounding area as a single-family dwelling. The Architectural Review Committee must review the following:

- a. The mobile home must comply with all provisions of the zoning ordinance applicable to residential structures;
- b. The mobile home must be at least 20' wide.
- c. The mobile home and accessory structures (i.e. garages and carports) must be covered with an exterior material customarily used in new residential structures in the surrounding areas. This material shall extend to the ground provided, when a solid concrete or masonry perimeter foundation is used, the exterior covering material need not extend below top of the foundation;
- d. The finish floor shall be a maximum of 25 inches above the exterior finish grade of the lot;
- e. The roof must have a pitch of not less than 2 inches vertical rise for each 12 inches of horizontal run and must consist of shingles or other material customarily used for new residential structures in the surrounding area;
- f. It must have porches and eaves, or roofs with eaves, which are comparable to those found in new residential structures in the surrounding area.

The ordinance further states that any one or more of these criteria may be waived by the architectural review committee in a specific case if it is found that special circumstances exists justifying such a waiver. The architectural review committee may not impose more stringent criteria or conditions than those contained in this section or in other provisions of the chapter.

WATER SUPPLY:

Increased residential growth places additional demands upon water, sewage and other public facilities and services in Greenfield. The City's sewage treatment facility is currently being expanded to a Million Gallons per Day capacity, to be completed in the summer of 1993.

A million-gallon water storage tank has recently been constructed for the City, substantially increasing the City's water storage capacity. With these improvements, water and sewer capacities are adequate to serve population projections within the next 10 years, with the possible exception of water allocations to be subject to regional restrictions in the future (see discussion immediately below re: Water Resources Agency). No other service constraints are known to exist.

SUBDIVISION REQUIREMENTS AND REGULATIONS:

Title 16 of the Greenfield Municipal Code governs procedures for subdividing land, dedication of public facilities (parks and school sites) and the design of streets, utilities, lots and improvements. New lots must be at least 6,000 square feet in size and at least 60 feet wide and 90 feet deep. The ordinance does contain a procedure which allows variance from these minimum lot requirements with lots containing special circumstances.

BUILDING CODES:

New construction must meet all state mandated building codes. These can add substantially to the cost of development. These include the Uniform Building Code, related trade codes, the California Energy Code and State Title 24 regulations and state seismic safety requirements. These codes and regulations are used in jurisdictions throughout California. Currently, the Building Department requires all new development to comply with the 1991 versions and will, in 1995, begin using the 1994 codes. The State mandates that these building, mechanical, plumbing, fire, housing and historical building codes must be complied with in all construction. Local agencies may enact more strict requirements, but may not be less restrictive than the state codes. The City at this time has not adopted any more strict codes than the uniform codes noted above.

These codes and regulations are enforced through the development review process and through review of the current housing situation by the Building Inspector. The Building Inspector reviews all building plans for new development to ensure compliance with the Uniform

Building Code. If unsafe conditions are discovered or suspected, a correction notice is filed under the authority of the Uniform Building Code for the abatement of dangerous structures. The Building Inspector and/or the Assistant Planning Director also responds to complaints filed by citizens regarding housing situations.

Monterey County Water Resources Agency (MCWRA)

A large portion of the Salinas Valley is currently experiencing groundwater overdraft. Water discharge from Lake Nacimiento and Lake San Antonio helps prevent the overdraft of aquifers in the southern Salinas Valley. However, these discharges are minimal. Because of recent drought conditions in California, there are rising concerns over groundwater supplies in the area. Although water shortages have not led to the denial of housing projects, cumulative impacts associated with groundwater overdraft in the Salinas valley may lead to denial of future projects and thus has the potential to be considered a non-governmental building constraint. There is also the possibility of the imposition of specific water conservation or allocation plans by the WRA, given the County's drought and seawater intrusion problems. Currently, MCWRA has no permit authority with regard to development projects in incorporated cities, but does have jurisdiction over the use of groundwater within the county and can impose a moratorium on development in all areas of the county both unincorporated and incorporated.

The MCWRA has influence over the approval of annexations to the City, which require Local Agency Formation Commission (LAFCo) approval. Due to the County's current groundwater overdraft problem, one of LAFCo's prime objectives is ensuring that potentially adverse groundwater impacts are offset through the implementation of project conditions. By request of MCWRA, housing project approvals incorporate conditions which may increase construction costs. These conditions include individual lot landscaping implemented by the builder (not future lot owners) with lawn areas to not exceed 25% of each landscape area.

Monterey Bay Unified Air Pollution Control District (MBUAPCD)

Similar to the MCWRA, the Monterey Bay Unified Air Pollution Control District has no permitting authority over housing projects. However, the MBUAPCD has completed an air quality management plan (AQMP) for the Monterey Bay Region (including Monterey, Santa Cruz and San Benito counties) identifying various air pollution control measures based on forecasted population growth in the region. Population increases occur with any residential project construction. If growth exceeds forecasted population numbers established by the AQMP, the district would anticipate an adverse impact on air quality will result.

As many as 600 housing units could be constructed in Greenfield by the year 1996 (according to approved residential development projects and as per the allowed growth as projected by AMBAG). Based on an average household population of 4.167 persons, this could result in an additional 2500 persons, increasing the population from 7,464 to 9,964 persons.

IN CONCLUSION:

State, regional and local agencies are a constraint to the provision of additional housing units through policies regarding the conversion of agricultural land, groundwater overdraft and ambient air quality degradation. However, these constraints are consistent with other areas of the County and State as a whole.

The General Plan

State General Plan law divides the contents of a General Plan into a minimum of seven elements. A local agency may add more elements at their discretion. Each element, however, must be considered to have equal weight and the entire document must be internally consistent. The City of Greenfield general Plan has an overall goal to provide a clear plan for future planning of the city, addressing proper review and development of land use, housing and circulation. Each of the individual elements and their relationship to the Housing Element are discussed below.

Land Use Element. The Land Use Element identifies areas where residential (housing) development may occur, along with the intensity of development for specific areas. The Land Use Element contains goals, objectives and policies to provide for orderly growth. This is done by setting forth general land use designation for their location, extent and distribution of specified land uses. The majority of the City is designated for residential use, the majority being "low density residential", 1-7 units per acre. Other designations for the City include retail, general and highway commercial, a moderate amount of industrial zones and public/quasi-public for the City's schools. The housing element is consistent with the land use element in that it provides logical areas for growth and development of all ranges of housing, from "residential estate" to multi-family" and planned unit development.

Circulation Element. There is an important relationship between the ability to provide needed housing along with transportation routes and systems. Anticipating significant increases in population, the City developed a Transportation Master Plan to be used with the circulation element of the General Plan. This plan determined the needed improvements for the anticipated future land uses along with the funding mechanisms for implementation of the various recommended roadway improvements.

Safety and Noise Elements. These elements were designed to protect persons, property and public health from potential hazards from earthquake faults, unstable soils and noise. Policies limit the type and intensity of development in any unsafe area.

Open Space and Conservation Elements. These elements have an overall goal to maintain the area's agricultural atmosphere and to direct development away from hazardous areas (earthquakes, unstable soils). Given the city's location of relatively stable soils and low

earthquake potential, implementation of these policies does not appear to be a hindrance to the development of affordable housing.

2.2.12 Non-Governmental Building Constraints

Non-governmental building constraints, do not appear overwhelming to potential housing development. The developable land costs and costs of building a home in Greenfield are similar to those in other Southern Monterey County cities.

In the early 1980's, interest rates increased, decreasing affordable housing financing for homes all over California. At the end of the decade, however, interest rates dropped and affordable financing has become more available.

Housing costs have increased significantly in the past decade, making it difficult for some residents to purchase homes. It appears, however, that recent interest rates have eased this impact. Cost of an average single family lot in Greenfield is approximately \$45,000. Labor and materials for single family dwelling construction ranges from \$60 to \$85 a square foot. In the past, financing has been a large cost component, although current interest rates are figured at between 6 3/4% and 8 1/2% for both fixed and variable rates.

Alternative residential financing methods are available, such as the Federal "Farmers Home Administration" loan program, available to rural areas showing need for low income housing (generally communities with populations less than 10,000, non-metro or non-contiguous to metropolitan areas). Low income applicants are eligible for interest assistance (writedowns) under the same general conditions as the CHISPA programs. Housing loans may also be available to applicants not exceeding the County median income levels. FmHA allows loans of up to 100% of present market value of a dwelling, including the site, or 100% of the acquisition costs, whichever is less. The low income level for a family of four is set at \$30,400, with the moderate income level set at \$38,000. Although there are strict eligibility criteria for this program, more than 400 homes in Greenfield have been constructed during the past 20 years.

The California Housing Finance Agency (CHFA) is also available to assist homebuyers, which offers a wide variety of programs to assist developers and first time homebuyers. Opportunities include financing assistance ranging from to 90% assistance to developers (depending on project characteristics and the market: single family and multi-family); first time buyer programs for single family homes and mortgage assistance programs. These projects depend on a partnership with land developers or housing agencies, creating involvement and financing assistance from the beginning of a project. Loan and mortgage assistance developed in cooperation with Federal Housing Assistance programs. Programs include:

[] Home Purchase Assistance Program (HPA)

[] Home Mortgage Purchase Program (HMP)

3.0 THE HOUSING PLAN

The goals, policies and programs of Greenfield's Housing Element are designed to provide and upgrade housing for Greenfield's existing and projected population. The housing element's goal is to ensure that appropriate proportions of "very-low"; "low" and "moderate" income housing units were provided to meet the special housing needs of the community as identified in the housing element.

3.1 GOALS, POLICIES AND PROGRAMS

The housing plan contains goals, supported by policies and programs, in these following general areas:

- [] Residential Opportunities and Development
- [] Affordability
- [] Housing Conditions and Neighborhood Quality
- [] Special Housing Needs and Accessible Housing
- [] Energy Conservation

Greenfield's principal housing goal is to provide quality of residential life by maintaining and improving existing housing stock and by providing expanded housing opportunities for its residents. This goal will lead to a healthy, safe, affordable and efficient living environment. This goal paves the way for a clear housing policy ensuring new housing is the type needed, that it is properly located and timed, and that public facilities and services are available. This goal also seeks to meet special housing needs of the community, rehabilitate deficient structures and encourage energy conservation in new housing.

OBJECTIVES

1. Promote construction of 979 new housing units by 1996, or at a rate equal to the City's population growth, based upon availability of services and as per AMBAG's allocated housing numbers.
2. Facilitate rehabilitation of 11 dilapidated homes and 24 homes in need of rehabilitation by 1996.
3. Insure equal housing opportunities.
4. Facilitate development of 528 new single family homes and 80-95 multi-family units approved by the City.

As an overview, the housing plan includes quantified objectives for each program. Generally, those objectives are:

Quantified Objective	New		
	Construction	Rehabilitation	Conservation
Very Low-Income	231	8	18
Low Income	241	3	6
Moderate Income	224	0	0
Above Moderate	283	0	0

HOUSING PROGRAM

Program 1: The City shall use the Land Use Map of the General Plan and the recently adopted Sphere of Influence Update Report (February 1992) as guidelines for location of future residential development areas and densities.

Specific Actions and Rationale: The General Plan and the sphere of influence for the City and provide long-range plans for the eventual development of the city for the next 20 years. All future development should be focused for growth into the areas best suited for residential development, these areas are shown in the General Plan and Sphere of Influence Update Report.

Target Group:	All income groups
Responsibility:	City Staff, Planning Commission, City Council
Timing:	Beginning Immediately
Funding:	None required

Program 2: Evaluate areas within the City that may be suitable for higher density General Plan and/or Zoning designations, especially R-3.

Specific Actions and Rationale: Because there exists adequate area for the development of this higher density, multi-family zone, the City shall begin review of the zoning and land use map to determine general areas appropriate for rezoning and perhaps general plan amendments. The City will also evaluate rezoning existing R-2 zones to the higher density R-4.

Target Group: Low and Very Low Income Groups
Responsibility: Planning Staff, Commission and Council
Timing: Beginning September, 1994 (as part of the current amendment of the City's entire Zoning Ordinance)
Funding: City

Program 3: Evaluate the City's parking requirements for residential development, especially those for multi-family developments. This review shall include both the numbers of spaces required and the requirement for covered parking in some manner for all residential uses.

Specific Actions and Rationale: The existing parking requirements, in review of parking requirements of other cities, appears to somewhat overburden multi-family and higher density developments with excessive on-site parking requirements. For example, the change may be for 1 uncovered guest parking spot for each 3 units.

Target Group: Low and Very Low Income Groups
Responsibility: Planning Department staff
Timing: Beginning September, 1994 (as part of the current amendment of the City's entire Zoning Ordinance)
Funding: City funds

Program 3: Work with LAFCo to facilitate annexation of lands to the City which are needed for residential development.

Specific Actions and Rationale: The area around the City is designated as the city's "Sphere of Influence". This is the area in which the County, Local Agency Formation Commission and the City have agreed are logical outgrowths of the city. LAFCo is the governing body overseeing which allows or disallows a City's (or applicant's) request for annexation into the city. Therefore, city staff shall continually work with, as well as inform LAFCo personnel on the housing needs of the residents of the City so that when an annexation

project comes before LAFCo, LAFCo staff and board will be aware of the continual need for additional city lands for residential development.

Target Group: All income groups
Responsibility: City Staff, Planning Commission, City Council
Timing: Beginning Immediately
Funding: City and Private

Program 5: Encourage a compatible mixture of different types of residential units within lands that annex to the City.

Specific Actions and Rationale: The annexation of lands into the City, along with providing needed housing, must include a successful jobs/housing balance.

Target Group: All income groups
Responsibility: City Staff, Planning Commission, City Council
Timing: Beginning Immediately as projects present themselves
Funding: City

Program 6: Evaluate areas of deteriorating housing and consider rezoning of older areas within the present city limits to encourage construction of higher density development such as condominiums and multiple family units. Developers should be encouraged to provide 3 and 4 bedroom units to address the high "large family" population and the severe overcrowding which is experienced in some of the overcrowded units.

Specific Actions and Rationale: The city's housing survey can be used to determine housing in need of rehabilitation as well as those areas which may be not suitable for rehabilitation. These areas should be reviewed for increases in density to provide a greater amount of housing for the very-low and low income families with large families.

Target Group: Low and Very Low Income Groups
Responsibility: City Staff, Planning Commission, City Council
Timing: Beginning Immediately
Funding: City

Program 7: Encourage and allow new single-family subdivisions to contain a percentage of smaller lots and/or zero lot lines in an effort to provide diversity in housing availability.

Specific Actions and Rationale: This program will allow some development of low and very-low income units in the single-family residential areas, adding to the diversity of dwelling units in the city.

Target Group:	Low and Very Low Income Groups
Responsibility:	City Staff, Planning Commission, City Council
Timing:	Beginning Immediately as projects present themselves
Funding:	General Fund

Program 8: The City shall cooperate to the maximum extent feasible with all public agencies and non-profit housing organizations in mutual efforts to provide affordable housing.

Specific Actions and Rationale: The programs for Section 8 housing and Farmer's Home Administration have been proven successful for the provision of housing for very low and low income families. The City shall work closely with these organizations to ensure that all available programs are advertised to the citizens of the city for the attainment of affordable housing, either as homeowners or renters.

Target Group:	Low and Very Low Income Groups
Responsibility:	City Staff, Planning Commission, City Council
Timing:	Beginning Immediately
Funding:	Federal, State and Private

Program 9: Cooperate and work with Monterey County Housing Authority to preserve and increase the existing affordable units managed by the agency through their Section 8 certificate program.

Specific Actions and Rationale: To preserve and increase the numbers of assisted units in the City. Whenever funding is available for additional units, or new programs are made available through the agency, the City should work to ensure that information is disseminated to the general public.

Target Group:	Very Low Income Group
Responsibility:	City Council, Housing Authority
Timing:	Beginning Immediately
Funding:	Federal

Program 10: Encourage and allow density bonuses to developments that provide affordable units in accordance with State law.

Specific Actions and Rationale: The density bonus program, contained in the Density Bonus Ordinance section of the City's Subdivision Ordinance (DBO) is a successful and easily quantifiable program which allows the developer of a project the freedom to development a workable and salable project while providing housing at a cost less than that for conventional, large lot residences.

Target Group: Low and Very Low Income Groups
Responsibility: City Staff, Planning Commission, City Council
Timing: Beginning Immediately as projects present themselves
Funding: Private

Program 11: Encourage expanded use of Planned Unit Developments by private developers as permitted by the City's Zoning Ordinance, to help reduce costs and provide affordable units.

Specific Actions and Rationale: As with the density bonus program, use of the Planned Unit Development process is a successful and easily quantifiable program which allows the developer of a project the freedom to development a workable and salable project while providing housing at a cost less than that for conventional, large lot residences.

Target Group: Low Income Group
Responsibility: City Staff, Planning Commission, City Council
Timing: Beginning immediately as projects present themselves
Funding: Private, through development process

Program 12: The City shall help and work with other agencies to solicit federal and state funds for low interest loans and grants for the rehabilitation of ownership and rental properties, if such funds are available. Such programs should be targetted toward large, lower income, ownership households.

Specific Actions and Rationale: The City will pursue Community Development Block Grant funds for the purpose of rehabilitation of existing, older units. At least 23% of the city's housing units are owned by individuals over 65 years of age. These persons, generally, are on fixed incomes and not able to make the necessary improvements to a unit which will keep them in shape as viable residences.

Target Group:	Low and Very Low Income Groups
Responsibility:	City Staff, City
Council Timing:	Beginning January 1995
Funding:	Community Development Block Grants, Farmers Home Administration Loan programs

Program 13: The City shall evaluate and coordinate all opportunities for providing services to new developments, including formation of assessment districts, federal and state grants and joint powers agreements.

Specific Actions and Rationale: Appropriate programs will be discussed with applicants for potential projects during the pre-application stage as well as throughout the development project. Development programs proven to be applicable to a particular project shall be discussed in the project's review before the Commission and Council as well as considered for inclusion in any subdivision agreements and/or conditions of approval.

Target Group:	All Income Groups
Responsibility:	City Staff, Planning Commission, City Council
Timing:	Beginning Immediately as projects present themselves
Funding:	General Fund, Private, State/Federal Programs

Program 14: Continue to encourage construction of larger-size ownership and rental units for large family households.

Specific Actions and Rationale: Each potential developer of residential units will be informed by staff of the need for units able to accommodate larger families. The density bonus ordinance will be reviewed in appropriate cases to determine whether development through the DBO process will present the ability to development projects which suit the developer's needs for a successful project and the citizens needs for shelter.

Target Group:	All Income Groups
Responsibility:	City staff, Planning Commission City Council
Timing:	Beginning Immediately as projects present themselves
Funding:	Private and City through various programs such as the Density Bonus Or.

Program 15: Evaluate the suitability of parcels close to downtown for redevelopment and the provision of medium density residential development capable of providing housing for elderly and handicapped persons.

Specific Actions and Rationale: Staff will review the ability to rezone areas near the downtown area into higher density residential zones to allow development of units for those very-low and low income families who, along with not having the financial ability to own their own homes, may also need the nearness of commercial areas to walk to downtown city services.

Target Group:	Low and Very Low Income Groups
Responsibility:	City staff, Planning Commission, City Council
Timing:	Beginning January 1995
Funding:	General Fund & Private

Program 16: The City shall allow, where appropriate, the development of secondary, small rental units or single-family lots for affordable housing of the elderly.

Specific Actions and Rationale: There is currently a "Second Residential Units" ordinance in the City's municipal code. Staff shall re-evaluate this ordinance to determine its fairness and true availability for use in development of second residential units on the majority of the city's parcels.

Target Group: Low and Very Low Income Groups
Responsibility: City Staff, Commission and Council
Timing: Beginning September, 1994 with the review of the Zoning Ordinance currently under revision
Funding: City

Program 17: Cooperate with all public and private agencies and organizations such as the Salvation Army regarding emergency housing programs.

Specific Actions and Rationale: Because of the City's lack of funds for specific programs to benefit persons in need of emergency shelter, the City shall work to develop closer ties and a better working relationship with those non-profit and other organizations which do provide such assistance. Churches, the Salvation Army, Goodwill, the Monterey County Housing Authority and Shelter Plus shall be contacted by the city to implement this program.

Target Group: All Income Groups
Responsibility: City Staff, Planning Commission, City Council
Timing: Beginning Immediately
Funding: Private and City

Program 18: The City shall cooperate with federal, state and regional agencies to promote open housing choice and equal opportunity housing. The City will advise the State Department of Fair Employment and Housing of any complaints regarding housing discrimination received by the City.

Specific Actions and Rationale: The city shall work to develop an information program to promote housing opportunities for all persons of the community. The 3 components to the "Fair Housing Program" must include the following:

- a. An information program to educate City residents of their rights under the fair housing law;
- b. Information regarding the role of the Monterey County Housing Authority in accepting complaints of fair housing violations and

- c. An outreach program to publicize the location of the referral agency. Outreach publicity should be targetted to those areas most suitable for reaching persons most likely to be subjected to housing discrimination. To reach the widest possible audience, the Housing Authority will be contacted to ascertain the availability of information in Spanish. If Spanish materials are not available, the City shall evaluate the possibility of providing that information.

Because the Monterey County Housing Authority and the California Rural Assistance League are 2 well established and functioning agencies dealing with this issue, the City will meet with these agencies to determine the scope of their outreach into the community. The City shall focus on building upon those organizations' existing programs to enhance and tailor them to Greenfield and in the case where fair housing programs are not in existence, to develop them specifically for Greenfield.

Specific programs will include articles in the local newspapers, both english and spanish publications; information bulletins posted in the local post office and the library as well as the development of brochures describing what fair housing is and the rights of citizens to such housing. This brochure may be displayed at city hall's front counter for distribution.

Target Group:	Low and Very Low Income Groups
Responsibility:	City Staff, Planning Commission, City Council
Timing:	Beginning July 1, 1994
Funding:	General Fund

Program 19: Promote programs that emphasize energy retrofitting in existing residential structures via insulation and weather-stripping.

Specific Actions and Rationale: Cooperate with the local energy purveyor, Pacific Gas and Electric (PG & E), to make available information on energy saving programs; retrofitting for older non-insulated homes; weather stripping and programs for low income individuals such as the elderly.

Target Group:	All Income Groups
Responsibility:	City Staff, Planning Commission, City Council
Timing:	Beginning Immediately as projects present themselves
Funding:	General Fund

Program 20: Promote the use of passive and active solar systems in new and existing residential building.

Specific Actions and Rationale: In conjunction with PG & E and developers, develop a cost-effective and easily available program for the inclusion of all alternative energy systems into new residential developments. Develop conditions of approval for residential developments which require either the inclusion of solar energy systems or a retro-fitting program for older, existing residences similar to the water-conservation retro-fitting condition applied to past subdivisions.

Target Group: All Income Groups
Responsibility: City Staff, Planning Commission,
City Council
Timing: Beginning Immediately
Funding: Private and General Fund

Program 21: The City shall cooperate with other local, state and federal agencies, public utilities and community organizations to implement energy conservation programs and identify community priorities in energy matters.

Specific Actions and Rationale: See the Specific Actions and Rationale for programs 20 and 21 above. Development of these programs will require the cooperation of the City, developers and other community aid foundations for a comprehensive program and implementation plan.

Target Group: All Income Groups
Responsibility: City Staff, Planning Commission, City
Council
Timing: Beginning July 1, 1994
Funding: General Fund

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Policy A: Encourage production of new residential development that provides a choice in housing type, density, cost and tenure to meet the housing needs of all segments of the population regardless of race, sex, marital status, age, ethnic background, physical condition or family size.

Analysis of Policy A: Since the last element update, housing stock has increased 20%, (adding 326 dwelling units). This includes an 11% increase in multi-family, mobile home and other units. A recent annexation includes a 6.6 acre parcel zoned for multi-family dwellings, which will accommodate from 80-95 units when developed.

Analysis of Program 1: "The City shall use the Land Use Map of the General Plan (shown on Figure 4) as a guideline for location of future residential development areas and densities." - This has been the practice for review of the proposed subdivisions and annexations for residential lands, the City will continue with this on-going process.

Analysis of Program 2: "Evaluate areas within the City that may be suitable for higher density General Plan and/or Zoning designations, especially R-3." - Approximately 6 acres have been rezoned during the past 4 years from Single Family Residential (R-1) to Duplex (R-2) and High Density Infill residential (R-4), such as the Las Ventanas project at Fourth Street and Palm Avenue. The City will continue its review of suitable areas "R-1" zoned areas contiguous to existing R-2 or higher zones for conversion. This program is considered when requested as a portion of an overall development project by private developers.

Analysis of Program 3: "Work with LAFCo to facilitate annexation of lands to the City which are needed for residential development." - The City has been successful in this program. Approximately 95 acres have been annexed for residential development (refer to "Table 4 of the City of Greenfield's Sphere of Influence Update Report" in the appendix for a list of recently annexed projects).

Analysis of Program 4: "Encourage a compatible mixture of different types of residential units within lands that annex to the City." - Using AMBAG's numbers, 28.9% of the Greenfield housing developed must accommodate the "above moderate" income group. With the majority of housing units accounted for as either "very low", "low" or "moderate", the Planning Commission may consider, at some future date, specific policies for stronger use of the "Design Control" district overlay and/or other vehicles to encourage the development of large lot, large size dwellings to meet this identified need. Also see analysis of Program 3 above.

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Policy B: Encourage production of affordable rental and ownership housing for low and moderate income households, and encourage retention of existing units.

Analysis of Policy B: A 1990 study by the California Rural Housing Coalition indicated that Greenfield provided over 50% of the lower income housing constructed in the County during the 1980's (it is noted, however, that the County of Monterey has disputed the Coalition's findings). The following two tables ("ACTUAL VERY LOW AND LOW INCOME UNITS BUILT IN THE PLANNING PERIOD" AND "UNITS CONSTRUCTED (OR TO BE CONSTRUCTED) IN THE 1990-1996 PLANNING PERIOD") is a listing of the housing units constructed in the planning period from 1985 to 1990 for "very low" and "low" income families, as per information from the Federal Farmer's Home Administration, which makes loans to "very low" and "low" income families. The "Planning Period" referred to comes from AMBAG's dates for regional allocation of housing units as allocated by the State. This information shows that 32% of the units built in the planning period of 1985-1990, are those units available to persons in the "very low"; "low" and "moderate" income groups. Of those dwellings not considered to be either of the "very low" or "low" income category, virtually all other units in the City may be considered those made available to "moderate" income households. It appears, when these moderate units are included, that the City has been successful in "Encourage(ing) production of affordable rental and ownership housing for low and moderate income households".

TABLE 17
ACTUAL "VERY LOW" AND "LOW" INCOME UNITS
BUILT FROM 1985-1990:

<u>Housing Development*</u>	<u>Very Low & Low Units</u>
Gabilan Estates	61
Elmwood	22
The Meadows	68
Tom Rogers Subdivision	18
Primavera Court	28
Scattered Sites within the City	15
Total units	212- 32% of all housing

*Staff was concerned with the 1990 Census figure indicating only 567 units built during the period from 1985 to 1990. To ensure that the correct number was used, staff reviewed building department records, determining that a total of 746 new single family, multi-family and apartment units were constructed between January 1985 and April 1990 (time of the census).

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Moderate Units: Constructed in 1990, "Vintage Estates" subdivision, a 121 unit project is in the "moderate" income category (houses generally sold in the \$120,000 range) development, financed almost exclusively with CHFA (first time home buyers) assistance, as well as VA and and some conventional financing. As indicated in Table 11 "Construction Goals by Income", AMBAG indicates the City's must insure at least 48% of all housing units be for the "very low" income (23.6%) and the "low" income categories (24.6%).

Therefore, it can be verified that a minimum of 32% of the dwellings constructed in the planning period were for families in the "very low" or "low" income categories, somewhat below the 48% as required by AMBAG's goals. However, considering the fact that Monterey County is the second highest priced housing market in the nation, this should be considered an accomplishment of major significance. Below is a table of the dwellings proposed for construction as a result of the City's recent annexations and standard subdivision approvals.

Accounting for the dwellings already constructed for "very low" and "low" and the new units in the new projects mentioned above, the City's attainment of the 48% goal will be missed by a slight margin. However, as can be anticipated that market forces will fill the gap as occurred in the previous planning period, almost reaching AMBAG's stated goals for Greenfield (1985-1990). Readers should note that these numbers do not account for infill development of "very low" and "low" income units, which will increase the percentages close to those required as per AMBAG's numbers.

Analysis of Program 5: "Evaluate areas of deteriorating housing and consider rezoning of older areas within the present city limits to encourage construction of higher density development such as condominiums and multiple family units." - The City will continue this process.

Analysis of Program 6: "Encourage and allow new single-family subdivisions to contain a percentage of smaller lots and/or zero lot lines in an effort to provide diversity in housing availability." - Where there is no threat to the surrounding area or health, safety or welfare, both the City's Density Bonus Ordinance and optional design standards may be used. These programs allow smaller lots, clustering and other configurations, (such as 5,000 square foot lots as opposed to the required 6,000 square feet minimum called for in the Subdivision Ordinance), generally with additional requirements for open space and overall design plans.

Analysis of Program 7: "The City shall cooperate to the maximum extent feasible with all public agencies and non-profit housing organizations in mutual efforts to provide affordable housing." - There have been 40 units within the past two years which have utilized "sweat-equity" and FmHA financing for development of a completely affordable residential subdivision. The City worked with private, non-profit groups to develop 30 of these as a rental apartment complex.

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Analysis of Program 8: "Cooperate and work with Monterey County Housing Authority to insure retention of existing affordable units managed by the Authority and Section 8 certificates and expansion of such units, if funding is available." - The City has and will continue with this on-going process.

Analysis of Program 9: "Allow relaxation of development standards where necessary and appropriate, and where there is no threat to health, safety and welfare of the City, for development proposals that would provide affordable housing through funds such as FmHA." - This is a duplicate of policy "C" and others, the Planning Commission recommends removal of this program to avoid redundancy.

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Policy C: The City shall encourage and promote innovative housing developments that will help increase the number of affordable housing units.
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Analysis of Policy C: At a later time, the Planning Commission and the City Council shall review (for any possible changes) the City's existing "Density Bonus Ordinance" to determine whether it remains appropriate, effective and in compliance with the State Density Bonus law.

Analysis of Program 10: "Encourage and allow density bonuses to developments that provide affordable units in accordance with State law." - The City will review individual projects as they are presented to determine whether they comply with this program.

Analysis of Program 11: "Encourage expanded use of Planned Unit Developments by private developers as permitted by the City's Zoning Ordinance, to help reduce costs and provide affordable units." - The City will continue with this on-going process. The City ensures that all possibilities for creative subdivision development are thoroughly discussed with potential developers.

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Policy D: Enhance the livability of existing residential units by assuring that all housing units provide a healthy and safe environment for their inhabitants.
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Analysis of Policy D: The City will continue with on-going process of inspecting units on a complaint basis.

Analysis of Program 12: "The City shall help and work with other agencies to solicit federal and state funds for low interest loans and grants for the rehabilitation of ownership and rental properties, if such funds are available. Such programs should be targetted toward large, lower income, ownership households." - The City will continue with this cooperation.

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Analysis of Program 13: "The City shall evaluate and coordinate all opportunities for providing services to new developments, including formation of assessment districts, federal and state grants and joint powers agreements." - All development, whether residential or commercial, is required to provide adequate infrastructure prior to acceptance of a subdivision. The City has used its authority to establish an assessment district in the recent past (in cooperation with a private developer). This type of public/private arrangement will be utilized when practical in future projects.

Policy E: Encourage housing opportunities for those with special housing needs, such as elderly, large families, farmworker and female heads of households.

Analysis of Policy E: The City will use information obtained through this Housing Element Update to enhance opportunities for those individuals with special housing needs.

Analysis of Program 14: "Make maximum use of public and private resources identified pursuant to Programs 6 & 7 to help solve special housing problems." - This is a continued goal in the provision of affordable housing for the City.

Analysis of Program 15: "Continue to encourage construction of larger-size ownership and rental units for large family households." - However, the City will identify the market and need for this type of housing to be supplied to the residents. The City ensures that all possibilities for creative subdivision development are thoroughly discussed with potential developers. It is acknowledged that to build many units with only 2 bedrooms does not address the true need for affordable rental and owner-occupied dwellings with rooms adequate to provide for the 38% of the City considered to be "large families" of more than five members and for that same percentage (38%) of the City's families which are identified to be living in overcrowded conditions. With all potential housing unit developers, staff will make it a point to discuss with those developers the need and marketability of multi-family units with multiple bedrooms.

Analysis of Program 16: "Evaluate the suitability of parcels close to downtown for redevelopment and the provision of medium density residential development capable of providing housing for elderly and handicapped persons." - The City will continue with this on-going process. A recent apartment complex required the provisions of a totally handicapped accessible unit in exchange for slight increase on allowable lot coverage. The City could consider amendment of this program to allow such consideration be given to residential development faced with lot coverage problems.

Analysis of Program 17: "The City shall allow, where appropriate, the development of secondary, small rental units or single-family lots for affordable housing of the elderly." - Chapter 17.47 "Second Residential Units" of the Zoning Ordinance, allows secondary units.

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Currently, square footage is limited to 15% of the existing square footage of the primary dwelling and is required to be attached to the existing dwelling. The Planning Commission will review the existing ordinance to determine whether amendments to the ordinance may make it more useful for filling any identified special housing needs.

Analysis of Program 18: "Cooperate with all public and private agencies and organizations such as the Salvation Army regarding emergency housing programs." - Discussion with groups involved with housing for the disenfranchised indicates a strong need for shelters in the Greenfield area. In preparing the current update, staff solicited responses from local non-profit groups serving the special households identified in the housing element. As discussed in the body of the update, comments from the non-profit group include the statement: "the 70% monolingual (Spanish-speaking) population of Monterey County must be acknowledged, along with the concept of "village" living structure. This must be the basis to deal with housing and other shelter concerns for this group of people. Because cultural differences, persons in need in Greenfield will not generally utilize shelters in King City or Soledad. This has been a noted phenomenon. Persons from other areas have been observed to be harassed and treated unfairly by other shelters inhabitants, creating an atmosphere in which Greenfield residents in need consciously avoid aid in other areas." See Appendix "B" for additional comments from non-profit community groups.

Large number room rentals are in dire need. This is reflective in the high (38%) overcrowded rate of homes in the City.

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Policy F: The City shall support fair housing practices.
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Analysis of Program 19: "The City shall cooperate with federal, state and regional agencies to promote open housing choice and equal opportunity housing. The City will advise the State Department of Fair Employment and Housing of any complaints regarding housing discrimination received by the City." - The City will continue with this on-going process.

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Policy G: Regulate the use of land to minimize energy consumption and maximize the efficiency of energy consumed.
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Analysis of Policy G: The Monterey County Water Resources Agency's Emergency Water Conservation Ordinance 3539 requires installation of water and energy efficient fixtures in all new residential developments. The California Energy Council periodically develops suggested energy requirements for inclusion in the local building codes for enhanced efficient use of energy in all developments, both commercial and residential.

ANALYSIS OF THE PREVIOUS ELEMENT'S POLICIES AND PROGRAMS

Analysis of Program 20: "Promote programs that emphasize energy retrofiting in existing residential structures via insulation and weather-stripping." - The City will continue with this on-going process.

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Policy H: Encourage energy production systems and energy conservation programs which would diversify energy resources and facilitate reduced energy consumption.
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Analysis of Program 21: "Promote the use of passive and active solar systems in new and existing residential building." - During the City's development review phase, use of solar energy systems should be encouraged where appropriate. Designs utilizing good lot and building orientation (maximizing exposure to the sun in the winter and providing natural shading in the summer) will become increasingly cost effective as energy prices continue to rise.

The City will continue with this on-going process. Change the wording to reflect "use of solar energy systems will be encouraged where appropriate."

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Policy I: Work with other local, state and federal agencies, public utilities and community organizations to implement energy conservation and longer range renewable energy development programs.
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Analysis of Program 22: "The City shall cooperate with other local, state and federal agencies, public utilities and community organizations to implement energy conservation programs and identify community priorities in energy matters." - The City will continue with this on-going process.

APPENDIX B

COMMUNITY RESPONSES

Here are comments from non-profit groups concerned with affordable housing for the citizens of Greenfield. These suggestions have merit and will be considered for possible inclusion in subsequent updates.

Policies to consider originating from these non-profit groups include the following:

- 1) Lessen or waive fees for developer constructed shelters or affordable units, stress the use of density bonus ordinance.
- 2) Amend zoning ordinance to exempt group homes from CUP requirements.
- 3) Although group homes greater than 6-12 persons in residential areas are currently allowed by State Planning and Zoning laws, specify that shared housing (large dormitory style bathroom/kitchen areas) are an allowable residential use in high and low density areas.
- 4) Amend off-street parking ordinance requirements to require 1/4 more parking spaces for such shared housing. Allow some parking to access alleyways. Consider allowing uncovered spaces (perhaps for that 1/4 more).



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APPENDIX C - TABLE 4 FROM THE "GREENFIELD SPHERE OF INFLUENCE UPDATE REPORT" RECENT ANNEXATIONS TO THE CITY OF GREENFIELD.